

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of South Carolina

Case number (if known): _____

Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

FILED
at 9 O'clock & 38 min. AM

APR 10 2025

United States Bankruptcy Court
Columbia, South Carolina

Check if this is an
amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Jacqueline

First name

Elizabeth

Middle name

Ard

Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Terry

First name

Frank

Middle name

Nicola

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

Global Management Group LLC

Business name (if applicable)

Beachside Estates LLC

Business name (if applicable)

First name

Middle name

Last name

Beachside Estates LLC

Business name (if applicable)

Global Management Group LLC

Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 3 7 4 8

OR

9xx - xx - _____

xxx - xx - 8 2 8 6

OR

9xx - xx - _____

Debtor 1	Jacqueline	Elizabeth	Ard	Case number (if known) _____
Debtor 2	Terry	Frank	Nicola	
	First Name	Middle Name	Last Name	

About Debtor 1:

4. Your Employer Identification Number (EIN), if any.

6 1 - 1 6 0 4 1 1 1
EIN

8 8 - 1 0 0 9 4 3 1
EIN

About Debtor 2 (Spouse Only in a Joint Case):

8 8 - 1 0 0 9 4 3 1
EIN

6 1 - 1 6 0 4 1 1 1
EIN

5. Where you live

239 Beach City Rd Unit 3218

Number Street

Hilton Head Island, SC 29926-4718

City State ZIP Code

Beaufort

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

21215 Dartmouth Dr

Number Street

P.O. Box

Southfield, MI 48076-5634

City State ZIP Code

If Debtor 2 lives at a different address:

663 William Hilton Parkway Unit 4408

Number Street

Hilton Head Island, SC 29928

City State ZIP Code

Beaufort

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

21215 Dartmouth

Number Street

P.O. Box

Southfield, MI 48076

City State ZIP Code

6. Why you are choosing *this* district to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

BUSINESS

Primary Residence

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

Debtor 1	Jacqueline	Elizabeth	Ard	
Debtor 2	Terry	Frank	Nicola	
	First Name	Middle Name	Last Name	Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.

Yes. District District of South Carolina When 10/04/2024 Case number 24-03611
MM / DD / YYYY

District Eastern District of Michigan When 01/31/2025 Case number 25-40952
MM / DD / YYYY

[Signature] District District of South Carolina When 10/04/2024 Case number 24-03611
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No.

Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1	Jacqueline	Elizabeth	Ard	Case number (if known) _____
Debtor 2	Terry	Frank	Nicola	
	First Name	Middle Name	Last Name	

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

No. Go to Part 4.
 Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor*?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1	Jacqueline	Elizabeth	Ard	
Debtor 2	<u>Terry</u>	<u>Frank</u>	<u>Nicola</u>	Case number (if known) _____
	First Name	Middle Name	Last Name	

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed?

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1 Debtor 2	Jacqueline Terry	Elizabeth Frank	Ard Nicola	Case number (if known) _____
	First Name	Middle Name	Last Name	

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1	Jacqueline	Elizabeth	Ard
Debtor 2	Terry	Frank	Nicola
First Name	Middle Name	Last Name	

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
 No. Go to line 16b.
 Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
 No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes

18. How many creditors do you estimate that you owe?

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,000-100,000	<input type="checkbox"/> More than 100,000
<input type="checkbox"/> 50-99	<input type="checkbox"/> 5,001-10,000			
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000			
<input type="checkbox"/> 200-999				

19. How much do you estimate your assets to be worth?

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input checked="" type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

20. How much do you estimate your liabilities to be?

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input checked="" type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

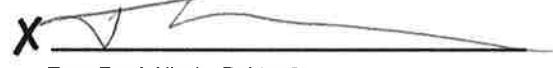
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 _____

Jacqueline Elizabeth Ard, Debtor 1

Executed on 04/09/2025
 MM/ DD/ YYYY

 _____

Terry Frank Nicola, Debtor 2

Executed on 04/09/2025
 MM/ DD/ YYYY

Debtor 1	Jacqueline	Elizabeth	Ard	
Debtor 2	Terry	Frank	Nicola	Case number (if known) _____
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date **04/09/2025**

MM / DD / YYYY

Jacqueline Ard

Printed name

Global Management Group

Firm name

21215 Dartmouth

Number Street

Southfield

City

MI **48076**

State ZIP Code

Contact phone **(313) 770-7051**

Email address **globalmanagement525@gmail.com**

Bar number

State

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA
COLUMBIA DIVISION

IN RE: **Ard, Jacqueline Elizabeth
Nicola, Terry Frank**

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 04/09/2025

Signature



Jacqueline Elizabeth Ard, Debtor

Date 04/09/2025

Signature



Terry Frank Nicola, Joint Debtor

AAdvantage Aviator
Portfolio Recovery
PO Box 8828
Wilmington, DE 19899-8828

ADT Security Services
1501 Yamato Road
Boca Raton, FL 33431

ADT Security Services
P.O. Box 650485
Pittsburgh, PA 15250

ADT, LLC
Transworld Systems Inc
500 Virginia Dr. Suite 514
Ft Washington, PA19304

Allstate Indemnity
PO Box 4310
Carol Stream, IL 60197

Allstate Insurance
P.O. Box 21169
Roanoke, VA 24018-0537

American Express –
AXP LEGAL ATTORNEY
500 North Franklin Turnpike No. 315
MAIL CODE 297
Ramsey, New Jersey 07446

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Americollect Inc
PO Box 2080
Manitowoc, WI 54221-2080

Armstrong Cable
P.O. Box 300
Lancaster, PA 17604-3001

Associated Credit Services, INC
P.O. Box 1201
Tewksbury, MA 01876

Association Services, An Associa Company
C/O Hilton Head Resort
1040 William Hilton Pky #200
Hilton Head Island, SC 29928

ATandT
P.O. BOX 5080
Carol Stream, IL 60197-6080

AWA Collections
P.O. BOX 6605
Orange, CA 92863

Bank of America
P.O. Box 982238
El Paso TX 79998

Barclays Bank Delaware
Attention: Card Services LEGAL
PO. Box 8833
Wilmington, DE 19899-8833

Barry Mullis
239 Beach City Road Apt 2213
Hilton Head Island, SC 29926-4713

Beaufort County Sheriff's Department
Melissa Hansen
PO. Box 1758
Beaufort, SC 29901

Beaufort County Treasurer
P.O. Drawer 487
Beaufort, SC 29901-0487

Beaumont Medical Transport Services
950 West Maple St Suite C
Troy, MI 48084

Braun Kendrick Finkbeiner PLC
Mitchell G. Piper
4301 Fashion Square Blvd
Saginaw, MI 48603

Capital One Auto Finance, a division of
AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

Capone-Kohls
P.O. Box 3115
Milwaukee, WI 53201-3115

Carter-Young, Inc.
120 2nd St 2nd
Fl Monroe, GA 30655

CBE Group Spectrum Mobile
Attn: Client Services
P.O. Box 2547

Chase Card Services
P.O. Box 6294
Carol Stream, IL 60197

Citibank
PO Box 790034
St. Louis, MO 63179-0034

Citicorp Credit Services
Attn: IRU
PO. Box 790034
St. Louis, MO 63179

Citizens Bank
One Citizens Plaza
Providence, RI 02903

City of Detroit - Property Tax
P.O. Box 33193
Detroit, MI 48232-5193

Clare County 55th Judicial Circuit
225 West Main
Harrison, MI 43625

Comenity Caesars Rewards
P.O. Box 650960
Dallas, TX 75263-0960

Comenity - Zales
PO Box 650971
Dallas, TX 75265-0971

Comenity Portfolio Refresh
3095 Loyalty Circle
Columbus, OH 43219

Consumers Energy Company
Attn: Legal Dept
One Energy Plaza
Jackson, MI 49201

County Council Of Beaufort County Assessor
Real Property Services
P.O. Drawer 1229
Beaufort, SC 29901

Credit Management Company
PO Box 16346
Pittsburgh, PA 15242-0346

Credit One Bank
PO Box 98875
Las Vegas, NV 89193-8875

Crown Asset Mgmt
3100 Breckinridge Blvd Ste 725
Duluth, GA 30096-7605

Cuyahoga Community College
700 Carnegie Ave.
Cleveland, OH 44115

Dave Yost OH Attorney General
Attn: Timothy Sullivan
18013 Cleveland Pkwy Suite 180
Cleveland, OH 44135

**Dillon McCandless King Coulter and Graham,
LLP**
128 West Cunningham Street
Butler, PA 16001

Dish Network LLC
9601 S. Meridian Blvd
Englewood, CO 80112

Diverse Funding
3580 Harlem Rd Suite 6
Cheektowaga, NY 14215-2045

DNF Associates
2351 N Forest Road Suite 110
Getzville, NY 14068

DTE
1 Energy Plaza
WCB 735 Attention Legal Dept
Detroit, MI 48226-1221

Duquesne Light
Payment Processing Center
P.O. BOX 67
Pittsburgh, PA 15257-0001

Enterprise Rental Car
600 Corporate Park Drive
St. Louis, Missouri 63105

Fifth Third Bank
MD No. ROPS05 Bankruptcy Dept
1850 East Paris SE
Grand Rapids, MI 49546-6253

First Energy - Penn Power
PO Box 16001
Reading, PA 19612-6001

Firstsource Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228

Forefront Dermatology
801 York Street
Manitowoc, WI 54220

Fortiva - Bob's Discount Furniture
P.O. Box 650721
Dallas, TX 75265-0271

Go Store It
33 Parameter Road
Bluffton, SC 29910

Garry Masterson, Weltman,
Weinberg and Reis Co, LPA
5990 West Creek Road suite 200
Independence, Ohio 44131

George B. Smythe
4000 S. Faber Place Dr Suite 300
Charleston, SC 29405

Georgia Traffic
PO Box 80447
Conyers, GA 30013

Go Store It
1249 Avondale Rd
Hendersonville, TN 37075

Greensky
PO. Box 2730
Alpharetta, GA 30023

Hargray Communications-Cable One Inc
856 William Hilton Parkway
Hilton Head Island, SC 29928-3423

Hilton Head Resort-Four Seasons Centre
HHR Council of Owners
Attn: Board of Directors
663 William Hilton Parkway
Hilton Head Island, SC 29928-3508

Home Depot
Centralized Bankruptcy
P.O. Box 790034
St. Louis, MO 63179-0034

Home Depot Loan
PO Box 2730
Alpharetta, GA 30023-2730

Master In Equity
102 Ribaut Road 2nd Floor
Beaufort, SC 29902

Honorable Nicola Henry-Taylor
Allegheny Court of Common Pleas
712 City-County Building
414 Grant St
Pittsburg, PA 15219

Ian D. Maguire and Tiffany Buffkin
Maguire Law Firm
1600 North Oak Street Suite B
Myrtle Beach, SC 29577

Janet Spineili
100 Kensington Blvd Apt NO. 918
Bluffton, SC 29910-7481

Jannine M. Mutterer, Esq.
5 Cedar Street
Bluffton, SC 29910

John Curtis
100 Kensington Blvd Apt NO. 1603
Bluffton, SC 29910-7490

Jordan Tax Service
102 Rahway Road
McMurray, PA 15317-3349

JPMCB Card Services
PO Box 15369
Wilmington, DE 19850-5369

JPMORGAN Chase Bank
Bankruptcy Mail Intake Team
700 Kansas Lane Floor 01
Monroe, LA 71203-4774

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, NA.
c/o Robertson, Anschutz, Schneid, Crane
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o National Bankruptcy Services, LLC
P.O. Box 9013 Addison, Texas 75001

Judy Vanderveer
663 William Hilton Parkway Apt 3121
Hilton Head Island, SC 29928-3524

Midland Credit Management
320 East Big Beaver Suite 300
Troy, MI 48083

Monevo Inc
8910 University Cntr Lane Suite 400
San Diego, CA 92122

Morgan S. Templeton
145 King Street Suite 300
Charleston, SC 29402

Mr. Cooper
P.O. Box 619094
Dallas, TX 75261

National Credit Systems
Attn: Bankruptcy
PO Box 672288
Marietta, GA 30006-0039

Nationstar Mortgage
PO Box 199111
Dallas, TX 75219-9111

Nationwide Credit Inc
1225 Washington St Ste 301
Tempe, AZ 85288

NES
2479 Edison Blvd Unit A
Twinsburg, OH 44087

Norman's
24777 Telegraph Rd
Southfield, MI 48033

NORTHSTAR LOCATION SERVICES
4285 GENESEE STREET
CHEEKWAGA, NY 14225-1943

Office Depot Business Credit
Dept 563-8406380360
P.O. Box 70612
Philadelphia, PA 19176-0612

Office of Sheriff Beaufort County
P.O. Box 1758
Beaufort, SC 29901

Office Depot
P.O. Box 78004
Phoenix, AZ 85062

Ohio Turnpike EZ Pass
PO Box 94672
Cleveland, OH 44101

PA Dept of Revenue
Bureau of Individual Taxes
PO. BOX 280504
Harrisburg, PA 17128-0504

PA Turnpike Toll By Plate
PO. Box 645631
Pittsburgh, PA 15264-5254

Peoples Gas
PO. Box 644760
Pittsburgh, PA 15264-4760

Pioneer Foot Care
2021 Freepo Rd
Amold, PA 15068

Pittsburgh Water and Sewer
1200 Penn Ave
Pittsburgh, PA 15222

Pittsburgh, PA 15242
UPMC
P.O. Box 371472
Pittsburgh, PA 15242

PLYMOUTH ROCK ASSURANCE
695 ATLANTIC AVE
BOSTON, MA 02111

PNC Bank
1900 E 9th St
Cleveland, OH 44114

Pods Legal Dept
280 Leetsdale Industrial Dr, Suite 200
Leetsdale, PA 15056

Pods Legal Dept
5585 RioVista Dr
Clearwater, FL 33760

Portfolio Recovery
P.O. Box 8828
Wilmington, DE 19899-8828

Progressive Insurance
Cainc and Weiner
PO. Box 55848
Sherman Oaks, CA 91413

Quantum3 Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788

QuantumS Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788

Radius Global Solutions
7831 Glenroy Road Suite 250
Minneapolis, MN 55439

Resurgent Receivables, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Ronald Zold
1 Long Cane Ct
Bluffton, SC 29909-7113

S.C. Dept of Revenue and Taxation
P.O. Box 125
Columbia, SC 29214

SC Department of Revenue
Office of General Counsel
300A Outlet Pointe Blvd
Columbia, SC 29210

Scott M. Wild
37 New Orleans Road Suite F
Hilton Head Island, SC 29928

Semina DeLaurentis
66 Quail Run
Torrington, CT 06790-2549

Shannon Cummings
302 N. Lake St
Harrison, MI 48625

South Carolina Dept of Motor Vehicles
PO Box 1498
Blythewood, SC 29016-0028

Spectrum Mobile
Credit Control, LLC
3300 Rider Trail S, Suite 500
Earth City, MO 63045

Synchrony Bank
PO Box 669809
Dallas, TX 75266-0170

Synergetic Communication
PO. Box 680608
Franklin, TN 37068

T Mobile
CO American Infosource LP
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

T-Mobile
PO Box 742596
Cincinnati, OH 45274-2596

Tamara Slank
14686 Oakwood Drive
Shelby Township, MI 48315-1530

Tate and Kirlin Assoc
4800 East Street Rd Suite 170
Trevose, PA 19053

TBOM-ATLS-Fortiva
6 Concourse Parkway
2nd Floor-mailroom
Atlanta, GA 30328-6117

TD Bank
PO Box 84037
Columbus, GA 31908-4037

TD Bank North NA
70 Gray Road
Falmouth, ME 041052299

TD Bank USA-Target Credit
PO Box 673
Minneapolis, MN 55440-0673

The Hertz Corporation
8501 Williams Road
Estero, FL 33928-3325

The Huntington National Bank
5555 Cleveland Avenue GW4W25
Columbus, OH 43231

The Huntington National Bank
PO Box 89424 OPC856
Cleveland, OH 44101-8539

Ticket Division
PA Turnpike EZ Pass
300 East Park Dr
Harrisburg, PA 17111

Traffic Magistrate
4819 Bluffton Parkway
Bluffton, SC 29910-4622

UPMC
Credit Management Company
P.O. Box 16348

US Department of Education
C/O Nelnet
121 South 13th Street
Lincoln, NE 68508

Verizon Wireless Bankruptcy Admin
500 Technology Drive, Suite 550
Weldon Spring, MO 63304

Viking Client Services
Hertz Damage Recovery Team
7500 Office Ridge Circle, Suite 100
Eden Prairie, MO 55344-3763

Chase Ink Business Card Services
P.O. Box 15298
Wilmington, DE 198506548

Wells Fargo Bank
PO. Box 5058
Portland, OR 97208-5058

West Virginia Trafic Division
300 Spruce St
Morgantown, WV 26505

West Virginia EZ Pass
PO Box 1469
Charleston, WV 25325

Woodlands at St Barnabas
Attn: Tom Breth
128 West Cunningham Street
Butler, PA 16001

Youngstown State University
1 Tressel Way
Youngstown, OH 44555

Zeidmans
2669 Gratiot Ave
Detroit, MI 48207

Nationstar Mortgage, LLC

James Page
Bell Carrington Price & Gregg, LLC
339 Heyward St, Second Floor
Columbia, SC 29201-4390

Norman Jewelry and Loan

24777 Telegraph Suite B
Southfield, MI 48034

Palmetto Electric

Attn: Michelle Tyler
111 Matthews Drive
Hilton Head Island, SC 29926

Polly Nicola

2583 Lower Assembly Drive
Fort Mill, SC 29708

Progressive Insurance

30440 Lakeland Blvd
Wickliffe, OH 44092

Taybron Law Firm LLC

3399 Churchview Ave
Pittsburgh, PA 15227-4358

The Spa on Port Royal Sound

Board of Directors
239 Beach City Rd
Hilton Head, SC 29926-4707

Title Max Corporation

15 Bull St
Savannah, GA 31401-2685

Hilton Head Resort
Board of Directors
663 William Hilton Pkwy
Hilton Head, SC 29928-3506

Jones, Simpson, and Newton PA
Attn: Wm Weston J Newton
7 Plantation Park Drive Suite 3
Bluffton, SC 29910

Julie A. Franklin, Esq
Po Box 2976
Bluffton, SC 29910-2976

Komatsu Benefit Dept
Mark Harder
401 E Greenfield Ave
Milwaukee, WI 53204-2941

Law Office of Scott M. Wild LLC
Scott M. Wild
37 New Orleans Road Suite F
Hilton Head Island, SC 29928

Morgan Lewis & Bockius LLP
Attn: Matt Hawes
One Oxford Centre, Thirty-Second FLR
Pittsburgh, PA 15219-6401

Mutterer Law Firm, LLC
Jannine M. Mutterer, Esq
5 Red Cedar Street Suite 102
Bluffton, SC 29910

Nationstar Mortgage, LLC
Attn: Bankruptcy Department
PO Box 619096
Dallas, TX 75261-9741

Best Law, PA

Tara E. Nauful
P.O. Box 2374
Mount Pleasant, SC 29465

Bromley Law Firm LLC

Evan K. Bromley
211 Goethe Rd Ste B
Bluffton, SC 29910-6014

**City of Detroit Water and
Sewerage Dept**

735 Randolph St
Detroit, MI 48226-2830

Consumer Energy Company

Attn: Legal Dept
1 Energy Plaza Dr
Jackson, MI 49201-2357

Coyne Oil

Attn: Rose
513 W 5th St
Clare, MI 48617-9405

**Detroit Water and Sewerage
Dept**

Po Box 554899
Detroit, MI 48255-4899

DTE Energy

WCB 735 Attention Legal Department
1 Energy Plaza
Detroit, MI 48226-1221

**Estate At Westbury Owners
Assoc, Inc**

Board of Directors
85 Kensington Blvd
Bluffton, SC 29910-4884

West-Aircomm FCU
c/o Weltman, Weinberg & Reis Co LPA
5990 West Creek Road Suite 200
Independence, OH 44131

Westlake Financial
2 Equity Way Ste 200
Westlake, OH 44145-1045

Wright's Custom Body Shop LLC
1216 Leeson Ave
Cadillac, MI 49601-9097

Zeidmans Jewelry
Thomas LaBret and/or Current President
24810 Evergreen Road
Southfield, MI 48075